

**Information to identify the case:**

Debtor 1

**Charles Sutherland**

Social Security number or ITIN xxx-xx-2828

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 17-19387-CMG

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles Sutherland

8/30/22**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Charles Sutherland  
Debtor

Case No. 17-19387-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Aug 30, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2022:

Recip ID	Recipient Name and Address
db	+ Charles Sutherland, 111 Monmouth Road, Oakhurst, NJ 07755-1514
516813218	Discover, PO Box 6105, Carol Stream, IL 60197-6105
516813220	+ Julie Elessaw DDS, 180 Avenue at the Commons, Suite 7, Shrewsbury, NJ 07702-4569
516813221	Kohls, PO Box 2893, Milwaukee, WI 53201-2983
516813225	Pennsylvania Department of Revenue, Bureau of Individual Taxes, Harrisburg, PA 17128-0432
517396221	Pennsylvania Dept. of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
516813227	Progressive Physicians Associates, Attn: Americollect, PO Box 1690, Manitowoc, WI 54221-1690
516813228	+ St. Lukes University Health Network, 801 Ostrum Street, Bethlehem, PA 18015-1000
516813229	Sunwest Mortgage, 1800 Studebaker Road suite 200, Cerritos, CA 90703
516813236	+ William E Brewer Esquire, PO Box 1001, Marmora, NJ 08223-5001

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 30 2022 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 30 2022 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516813214	+ Email/Text: kristin.villneave@allianceoneinc.com	Aug 30 2022 20:42:00	AllianceOne Receivables Management, 4850 Street Road Suite 300, Feasterville Trevose, PA 19053-6643
516813215	+ EDI: CAPITALONE.COM	Aug 31 2022 00:38:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
516966598	Email/PDF: bncnotices@becket-lee.com	Aug 30 2022 20:51:59	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516813217	+ Email/Text: mediamanagers@clientservices.com	Aug 30 2022 20:42:00	Client Services, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
516813219	+ EDI: DISCOVER.COM	Aug 31 2022 00:38:00	Discover, PO BOx 71084, Charlotte, NC 28272-1084
516821788	EDI: DISCOVER.COM	Aug 31 2022 00:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516839484	+ EDI: DISCOVERPL	Aug 31 2022 00:38:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
516813216	EDI: JPMORGANCHASE	Aug 31 2022 00:38:00	Chase, PO Box 15153, Wilmington, DE 19886
516941372	Email/PDF: resurgentbknofications@resurgent.com	Aug 30 2022 20:51:51	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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517074650	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 30 2022 20:42:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
517075967	+ Email/Text: bankruptcy@marinerfinance.com	Aug 30 2022 20:42:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
516813223	Email/Text: ebn@rwjbh.org	Aug 30 2022 20:43:00	Monmouth Medical Center, PO Box 29962, New York, NY 10087-9962
516894692	EDI: AGFINANCE.COM	Aug 31 2022 00:38:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
516813224	EDI: AGFINANCE.COM	Aug 31 2022 00:38:00	OneMain Financial, Bankruptcy Department, PO Box 6042, Sioux Falls, SD 57117-6042
516813226	EDI: PRA.COM	Aug 31 2022 00:38:00	Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541-1223
517037950	EDI: PRA.COM	Aug 31 2022 00:38:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
517037951	EDI: PRA.COM	Aug 31 2022 00:38:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
517079895	EDI: PRA.COM	Aug 31 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
517087270	EDI: PRA.COM	Aug 31 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
517087479	EDI: PRA.COM	Aug 31 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
516813230	EDI: RMSC.COM	Aug 31 2022 00:38:00	SYNCB, PO Box 965060, Orlando, FL 32896-5060
516813918	+ EDI: RMSC.COM	Aug 31 2022 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516813235	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 30 2022 20:42:00	Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
517033579	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Aug 30 2022 20:42:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516813231	*	SYNCB, PO Box 965060, Orlando, FL 32896-5060
516813232	*	SYNCB, PO Box 965060, Orlando, FL 32896-5060
516813233	*	SYNCB, PO Box 965060, Orlando, FL 32896-5060
516813234	*	SYNCB, PO Box 965060, Orlando, FL 32896-5060
516813222	##+	Mariner Finance, 1358 Hooper Avenue Suite 6, Toms River, NJ 08753-2882

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-3

User: admin

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 01, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
James J. Cerbone	on behalf of Debtor Charles Sutherland cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
Matthew K. Fissel	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com matthew.fissel@brockandscott.com
Phillip Andrew Raymond	on behalf of Creditor FREEDOM MORTGAGE CORPORATION phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7